



DOUGLAS AZAR
2527 WYOMING BLVD NE STE B
ALBUQUERQUE NM 87112-1039

November 15, 2010

INSURED: BOBBIE WOODS
DATE OF LOSS: July 03, 2008
CLAIM NUMBER: 0118084078 RSC

PHONE NUMBER: 800-347-3366
FAX NUMBER: 866-586-1394
OFFICE HOURS: Mon - Fri 8:00 am - 5:30 pm,
Sat 8:00 am - 4:30 pm

Re: Bethani White

Dear DOUGLAS AZAR,

I am writing to confirm the message I left on your voicemail today.

As you may know there is a recent NM Supreme Court Decision which addressed differing Liability BI and UM/UIM BI limits. Because of this decision, we now have higher UM/UIM limits on the Woods and White policies for Bethani White for the above loss.

The liability BI limits on the Woods policy (claim # 01180840780) were 100/300 and the UM/UIM 50/100. There are 3 vehicles. The additional UM/UIM coverage on the Woods policy would be \$150,000 on the three vehicles on the Woods policy. The total would be \$300K less the pro-rata tort offset. \$150K has been considered and paid (less TPC) leaving \$150K additional UIM coverage on the Woods policy.

The liability BI limits on the White policy (claim # 0128252087) were 50/100 and the UM/UIM BI limits 25/50. There was 1 vehicle on the policy. The additional UM/UIM policy on the White policy would be \$25,000. The total UM/UIM on the White policy would be 50K less the pro-rata tort offset. \$25,000 has been considered and paid (less TPC) leaving 25K additional UIM coverage on the White policy.

As I advised you on your voicemail, I don't have additional value in my file over the \$180,000 that has already been paid to or on behalf of Bethani. (\$25,000 by State Farm, \$5000 med pay under the Woods policy, and \$150,000 under the UIM coverages of both the Woods and White policies.) Please get back with me and let me know if you will be submitting documentation supporting a higher value than has already been recovered by Bethani for this claim, or if you and your client think Bethani has been fairly compensated by the amounts paid to date. I would appreciate hearing from you either way. I can be reached by phone or mail at the enclosed numbers. Thank you for your time and assistance.

Sincerely,



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SUSAN CARY

SUSAN CARY

800-347-3366 Ext. 5665

Allstate Property and Casualty Insurance Company